

UAS/Drone Operators Liability



Target Classes:

- Aerial Photography and Videography services;
- Claims Adjusting and Inspection Services;
- Contractors/Roofers;
- Delivery Services;
- Private Security;
- Mapping/Surveying;
- Real Estate;
- UAS/Drone Pilot Training Schools.

Policy Structure:

- For UAS/Drone Specific Operations, UAS/Drone General Liability; or UAS/Drone Liability with Air Operations/Physical Damage Coverage (*Air Operations available for operators with UAS under 55 pounds take-off weight only*);
- For Operations with UAS exposures that are not a majority of operations. Kinsale offers a Drone Liability Endorsement to our General Liability policies with limits in addition to the attaching policy (non-stacking).

Available Coverage Enhancements:

- Additional Insured, Waiver of Subrogation, and Primary and Non-Contributory Endorsements available;
- Personal and Advertising Injury Endorsement.

Submission Requirements:

- Signed and dated Kinsale UAS/Drone Operators supplemental application;
- Five year currently valued company loss runs;
- Copies of the following:
 - FAA licenses and endorsements held by all operators flying for insured;
 - Any FAA authorizations or waivers held by insured, including any amendments or special certificates of waiver;
 - Any FAA or NTSB reports involving insured's operations;
 - Operational Manual or Standard Operating Procedures;
- Website information or brochure.

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