



# Unmanned Aerial Vehicles (UAV) Coverage

More and more organizations are using unmanned aerial vehicles in both the public and private sectors. Unmanned aerial vehicles have practical applications such as helping with public safety, emergency services, video and aerial photography, surveying and architecture/construction.

Transport Canada is responsible for regulating unmanned aerial vehicles and requires unmanned aerial vehicles used for work or research to be registered. Transport Canada mandates certain safety regulations including maintaining a minimum amount of liability insurance.

Our liability and property policies can now be enhanced with endorsements to cover unmanned aerial vehicles. This coverage is intended to close the gap in liability and property insurance because of aviation exclusions. This is not a stand-alone product but rather an enhancement to your existing program.

Our unmanned aerial vehicle endorsements are primarily designed to offer coverage for unmanned aerial vehicles 25kg or less and subject to Transport Canada regulations.

## Coverage Highlights

### Property:

- All Risk Coverage for:
  - The unmanned aerial vehicle (including all permanently attached equipment) and Ground or Operating Equipment (including any detachable equipment such as cameras etc.). We automatically include coverage for electrical and/or mechanical breakdown.

- Basis of settlement options include: Replacement Cost, Valued Amount or Actual Cash Value

Property coverage is offered for as low as \$100 per unmanned aerial vehicle.

### Liability:

- Limits follow your policy limits up to \$15,000,000. Higher limits may be available.

Liability coverage is offered for as low as \$1,000 per unmanned aerial vehicle.

Coverage is tailored specifically for unmanned aerial vehicles having unique exclusions for both property and liability. An application is required in order to quote. For helpful risk management considerations regarding the use of unmanned aerial vehicles, please visit Frank Cowan Company's Risk Management Centre of Excellence.

This handout is intended to provide general information only. Please refer to the policy document for complete details. The policy terms, conditions and limitations shall apply in all instances. FCC-HC 0817

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