



Remotely Piloted Aircraft Systems (UAV) Product Highlights

Transport Canada is responsible for regulating Unmanned Aerial Vehicles (UAV). Their terminology for UAV has changed and these are now considered to be Remotely Piloted Aircraft Systems (RPAS). Regulations regarding operator licensing has also changed.

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

Our liability or property policies can be enhanced with endorsements to cover RPAS or UAV. Coverage may be available when operators are in compliance with current regulations. Coverage offered 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 RPAS endorsements are designed to offer coverage for those 25kg or less and in compliance with Transport Canada regulations.

Coverage Highlights

Property:

- All Risk Coverage for:
 - The RPAS 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 liability 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 RPAS 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 RPAS, 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 0819