

# Drone Insurance

## Insurance Product Information Document

**Company:** Chaucer Syndicates Limited, on behalf of Lloyd's Syndicate 1084.

Chaucer Syndicates Limited is authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority and registered in England and Wales No. 184915, Financial Services Register number 204915. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AD

**Product:** Third Party Legal Liability

**Complete contractual information and your schedule of insurance have been sent to your registered email address.**

**What is this type of insurance?** Hourly Third Party Liability Insurance for Commercial Drone Operators purchased via the SkyWatch.AI app.



### What is insured?

- ✓ **Bodily injury** to people other than yourself, your employees or your flight team.
- ✓ **Damage to the property** of people other than yourself, your employees or your flight team.
- ✓ **Noise Liability** (limited to GBP 10,000 and excess of GBP 250 any one occurrence).
- ✓ **Invasion of Privacy** (limited to GBP 10,000 and excess of GBP 250, any one occurrence).



### What is not insured?

- ✗ Deliberate injury or intentional property damage.
- ✗ Loss or damage to your drone or any property owned, rented, leased, occupied or in the care of you, your employees or flight team.
- ✗ Claims resulting from pollution, electromagnetic disturbance, war, asbestos or radioactivity.
- ✗ Claims resulting from illegal activity or any activity other than those specified in the schedule.
- ✗ The use of home-built drones or spares
- ✗ Flying your drone at any airmeet, air race or air show.



### Are there any restrictions on cover?

- ! You are only covered up to the limits stated on your policy schedule.
- ! You are only covered when flying within the area defined on the SkyWatch.AI application and during the period purchased.
- ! Only one drone may be flown at any one time.
- ! Compensation will not be paid in conflict with any sanctions imposed by the United Nations, the EU, the UK or the USA.



### Where am I covered?

- ✓ The United Kingdom only.



### What are my obligations?

- You must have a valid UK CAA Permission for Commercial Operations, or be enrolled with an NQE and have successfully completed the theoretical knowledge test.
- To comply with all applicable laws and CAA operational regulations and restrictions.
- You must comply with all of the conditions set out in the policy.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.

**When and how do I pay?**

Your registered payment card will be debited when you confirm your purchase of insurance.

**When does the cover start and end?**

At the dates and times stated on your policy schedule

**How do I cancel the contract?**

This contract can only be cancelled up to 5 minutes prior to the start time of the policy through the SkyWatch.AI app via Main Menu-> My Flights or by sending an email to [support@skywatch.ai](mailto:support@skywatch.ai) up to 1 hour prior to the start time of the policy

Policies are arranged by CoverGenius Ltd, on behalf of SkyWatch UK LTD as an Appointed representative (FCA reference number 816187) and are underwritten by Chaucer Syndicated Limited on behalf of Lloyd's Syndicate 1084.