

Coverage Overview

AVIATION LIABILITY COVERAGE \$500,000 / \$1,000,000 / \$2,000,000 per Occurrence limit for Bodily Injury or Property Damage depending upon the limit selected.

- Bodily injury means injury to persons including death associated with the use of a drone
- Property Damage means damage to tangible property associated with the use of a drone

PERSONAL INJURY \$250,000 per Occurrence and Aggregate (Included)

- Personal Injury means unintentional invasion of privacy or inadvertent use of a person's image without permission. Deliberate acts may be excluded.

Please note the following:

1. Coverage applies to the designated AMA member and their entity if applicable. All pilots must have their own policy. Liability premium is charged by the pilot
2. All drones must be scheduled on the policy for coverage to apply. New drones must be added prior to flight. There is no additional charge to add drones for liability coverage (see below for Hull coverage).
3. Coverage is Worldwide
4. Medical Payment limit of \$1,000 applies to small medical payments without having to admit liability. Claims for higher medical expenses or claims for pain & suffering fall under the Aviation Liability limit.
5. Additional Insured's are automatically included if required by a written contract.
6. Certificates of Insurance are available at no additional charge. Insured will be provided with a general certificate to provide proof of coverage.
7. Coverage is for commercial operations only. Recreational use of a drone is specifically excluded.
8. Copy of the policy will be provided once coverage is purchased.

HULL COVERAGE Hull coverage is available up to \$20,000 subject to a 10% deductible.

Please note the following:

1. All drones must be scheduled on the policy for hull coverage to apply.
2. Hull coverage does not extend to cameras unless the camera cannot be separated from the hull.
3. Special Equipment must be specifically underwritten. Schedule of Equipment is required.
4. Hull coverage applies only while the drone is in flight or in preparation for flight.