

Information document about the insurance product

Company: Driessen Assuradeuren, financieel dienstverlener, licence number: 12006378 (NL)
Product: Drone Insurance

This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the [policy conditions](#).

What is this type of insurance?

This policy will pay on behalf of you all sums for which you become legally liable to pay to third parties caused by an occurrence arising out of the use of the UAS (TPL) OR for physical loss of or damage to the UAS inclusive of theft, occurring during the period of insurance and arising from the activities covered, whilst in flight, on the ground (HULL)

Extra information

The Third Party Liability is a mandatory cover. The Hull cover is optional.



What is insured?

- ✓ Third Party Liability; the insurer will pay to or on behalf of you all sums for which you shall become legally liable to pay, and shall pay, as compensatory damages for: (1) bodily injury and/or property damage to third parties; (2) invasion of privacy; (3) noise liability caused by an occurrence arising out of the use of the UAS during the activities covered.

What is insured

- ✓ Hull cover is optional; The insurer will pay for physical loss of or damage to the UAS (inclusive of detachable and non-detachable payloads), inclusive of theft, occurring during the period of insurance and arising from the activities covered, whilst in flight, on the ground or in transit up to the insured value, less any applicable deductible.

Third Party War Liability

- ✓ Third Party War Liability is included under Section 3, article 4 (a to f)



What is not insured?

- ✗ Section 1 (Hull) does not apply to the cost of making good wear and tear, deterioration, breakdown, defect or failure however caused in any unit of the UAS and the consequential damage to the UAS thereafter. Damage caused by rot, fungus, mould, vermin, or infestation. Dryness or humidity, or exposure to light or extreme temperatures.

Extra information

For full listing of exclusions, see Section 1 of the Wording

Other exclusions Hull cover

- ✗ Loss or damage occurring whilst the UAS is being used for any illegal activity or for any activity other than those as specified in the schedule. Loss or damage occurring while the UAS is in breach of the geographical limits as specified in general exclusion 10.

Flight Case

- ✗ Loss or damage occurring whilst the UAS is not packed in accordance with manufacturer guidelines or in a securely locked and padded UAS flight case.

Exclusion Third Party Liability

- ✗ Bodily injury or property damage sustained by any of your directors, employees or partners in your business whilst acting in the course of their employment or duties for you. Loss of or damage to property owned, rented, leased or occupied by, or whilst in the care, custody or control. During any illegal activity.

Extra information

For full listing of exclusions, see Section 3 of the wording.



Are there any restrictions on cover?

- ! If the UAS is damaged no dismantling or repairs shall be commenced without the consent of the insurer except whatever is necessary in the interests of safety, or to prevent further damage, or to comply with orders issued by the appropriate authority;

If the UAS is damaged

- ! the insurer will pay only for repairs and transport of labour and materials by the most economical method unless the insurer agrees otherwise with you.

Partial Loss

- ! If the insurer settles a claim other than on the basis of a total loss they will pay the cost of repairing the UAS less: (a) any applicable deductible and/or (b) an amount for wear and tear of any unit. This will be calculated as the proportion of the overhaul cost of any unit repaired or replaced as the used time bears to the overhaul life of the unit.

Total Loss

- ! If the insurer settles a claim on the basis of a total loss they will pay the insured value of the UAS as shown in the schedule less any applicable deductible.



Where am I covered?

- ✓ You are covered in Europe or Worldwide.

Extra information

For excluded countries see article 10 of the General Exclusions



What are my obligations?

You must provide us with honest, accurate and complete information and inform us as soon as possible of any changes to your situation.



When and how do I pay?

The insured warrants that it will pay the premium (or any instalment) in full on or before the date as agreed.

Extra information

See article 5 of the General Conditions



When does the cover start and end?

The cover starts at inception date after agreement by insurers and client and ends at the end date as stated in the policy. The duration of the insurance is one year.



How do I cancel the contract?

After the first year, you can cancel the policy during the period of insurance by giving 30 days' written notice.

Extra information

If you cancel this policy and a claim has not been made under this policy and there is no known potential claim or occurrence, incident or circumstance likely to give rise to a claim under this policy, the insurer will return a pro rata portion of premium paid in respect of the unexpired period of insurance. See also "Cancellation of this Policy" under Notices.