



The Use of Drones/UAS: What You Need to Know

**Risk Alert
November 2016**

With the increased use of Drones/Unmanned Aircraft System (UAS), it is imperative your entity be aware of the issues regarding these “aircraft”, as defined by the National Transportation Safety Board (NTSB) and the Federal Aviation Administration (FAA).

In general, the insurance industry considers drones/UAS to be aircraft. Your NPIP policy has a standard exclusion for liability related to aircraft, so coverage for Drones/UAS are not included at this time. However, coverage can be added by endorsement with approval by the Underwriting Department. The process begins with the completion of a supplemental application, which can be obtained by contacting the Underwriting Department, or the NPIP website: www.npip.org.

Please note coverage is subject to following FAA requirements, which can be accessed through: <https://www.faa.gov/uas/>

www.npip.org

As indicated, the Drone must be registered with the FAA, which includes the necessary application and purchase documentation, with model and serial number information.

Questions?

If you have any questions regarding this risk alert, please contact your local agent, or Clear Risk Solutions at: 800.407.2027

In addition, one of the FAA requirements states the person who will be designated as the pilot of the drone needs online or classroom training and completion of a test to obtain certification as a remote pilot, unless the individual is currently a private pilot, recreational pilot, or sport pilot.

If you, or any of your staff, have questions regarding this important information, please do not hesitate to contact your insurance agent or Clear Risk Solutions.

Administered by:

