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Solutions

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Just got a drone?

If you or your child own a drone, review your homeowners' or renters' insurance policy to see if you're covered for any mishaps that may occur. In addition, note that the Federal Aviation Administration (FAA) requires owners of certain drones to register.

Does my insurance policy cover if my child operates the drone?

It depends. If the drone is a toy intended and used as a hobby, you should review your homeowners' or renters' insurance for applicable coverages and exclusions. Many homeowners' and renters' policies generally cover your liability if a drone accidentally injures a third party or damages someone's property. However, this is something you need to verify based on the language in your particular insurance policy.

What if my drone damages my vehicle?

If you, or your child, lose control of the drone and it damages your vehicle, you may have coverage under your auto policy if you selected comprehensive coverage (often subject to a deductible).

I have a business and intend to use the drone for that purpose. Is that an issue?

Not necessarily. However, liability coverage is generally excluded, and you may have to address the exposure as an extension. Ask us if your commercial general liability policy can extend coverage for your drone should it cause bodily injury or property damage, or trigger a claim for invasion of privacy. In addition, the FAA requires registration of all drones used for commercial (non-recreational) purposes.

What should I be concerned about?

Examples of possible exposures include:

- An operator loses control of a drone and injures someone. No matter the severity of the injury, your liability will likely extend for all cuts, scrapes, concussions, etc.
- The drone falls or flies into someone else's property, damaging that property (think broken windows or dented vehicles).
- A drone collides with a moving vehicle causing the driver to lose control and be involved in an accident.
- A subject of increased civil litigation is invasion of privacy -- when a drone with a camera attached is used to photograph or videotape people without their knowledge or consent. Be mindful of privacy concerns, and talk to your child about these issues. Even unintentional viewing or capturing of images can subject you to damages, so ask us about coverage options.
- Finally, many states have enacted laws that make it a criminal offense to intentionally or knowingly invade the privacy of or harass another person who is on private property, or to operate the drone in a manner that places another person in fear of bodily injury.

REGISTRATION

The federal government requires owners of drones weighing at least a half pound to register.

Learn more at:
www.FAA.gov/UAS/getting_started/registration.

DRONE SAFETY GUIDELINES

- Stay clear of surrounding obstacles.
- Keep the drone in sight at all times.
- Avoid aircraft, airports, groups of people, emergency responders.
- Try B4UFLY app.
- Learn more at www.FAA.gov/UAS