

# **DRONE INSURANCE**

Drone Insurance is insurance for professional operators of Unmanned Aerial Systems (UAS) against damages to their equipment and legal liability for bodily injury and/or property damage to third parties.

#### **EXTENT OF COVER**

#### Hull Insurance

Covers the physical loss or damage to the Unmanned Aerial System owned or operated by the Insured. The basis of protection is the insured value of the UAS.

## Liability Insurance

Indemnifies the Insured against third party legal liability for bodily injury and/or property damage arising out of their operations. Amount of cover is PHP 1,000,000 Combined single limit bodily injury and third party property damage any one occurrence.

## Hull War and Associated Perils Insurance

Covers the physical loss of or damage to the insured UAS owned, operated or used by the Insured, due to perils such as any malicious act or act of sabotage, hostilities (whether war be declared or not), martial law, strikes, riots, civil commotions or labor disturbances, terrorism, hi-jacking, confiscation by the government of registration. The amount of coverage is based on the insured value of the UAS.

## Requirements for Quotation:

- 1. Duly accomplished application form;
- 2. Pioneer Declaration Form duly signed by the Insured signifying the Insured's agreement to abide by the rules and regulations set by CAAP and Pioneer on UAS operations;
- 3. Other documents as may be required by Pioneer.

## General Claim Procedure:

When making a claim, the Insured should:

- 1. Immediately notify Pioneer in case of any accident or adverse incident involving the insured UAS;
- 2. Submit an Incident Report.;
- 3. Submit photos of the machine at the time of the accident, if applicable;
- 4. Cooperate fully with Pioneer and Pioneer-appointed loss adjuster who will assist in completing required questionnaires and documentation:
- 5. Notify Pioneer of any impending prosecution;
- 6. Avoid any admission of liability or payment, or offer or promise of payment without the written consent of Pioneer;
- 7. Submit additional documents as may be required by Pioneer.

## **Contact Information:**

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# **PIONEER INSURANCE & SURETY CORPORATION**