THIRD-PARTY DRONE *LIABILITY COVER*

Optimum
Financial Services Group

WHAT IS COVERED?

The insurance provides protection for your legal liability to third parties arising from the use of your drone (UAS) in approved activities. Specifically, it covers compensatory damages relating to:

- **Bodily Injury & Property Damage:** Harm or damage caused to third parties.
- **Invasion of Privacy:** Claims relating to breaches of personal privacy caused by drone operations.
- **Noise Liability:** Claims relating to excessive noise from drone operations.

Coverage also extends to claims against subcontractors, outsourcers, employees, or volunteer workers, when acting on your behalf and for whom you are legally responsible.

WHAT IS *NOT* COVERED?

The policy does not cover liability in the following situations:

1. **Injury to your own people:** Directors, employees, or partners while working for you.
2. **Damage to property you own, rent, lease, or control** (including items you are handling, servicing, or maintaining).
3. **Illegal or unauthorised use** of the drone (e.g., beyond approved activities, outside permitted geographical limits, or from non-approved landing/take-off sites unless due to *force majeure*).
4. **Liabilities assumed under contract** unless they would exist without the contract.
5. **Claims caused by:**
   - *Pollution or contamination (This includes Drifting of chemicals, or contamination following aerial spraying)*
   - *Electrical/electromagnetic interference.*
   - *Computer virus transmission.*
6. **Motor vehicle use** on public roads where road traffic insurance applies.
7. **High-risk events:** Air shows, air races, airmeets, or related spectator stands (unless agreed by insurers).
8. **Construction, demolition, or major alterations** (except normal maintenance), unless agreed by insurers.
9. **Products liability:** Goods manufactured, serviced, or supplied once they leave your possession.
10. **Employee/workers' injuries** covered under workers' compensation or similar laws.
11. **Faulty workmanship costs** (though resulting damage may be covered).
12. **Airfield control tower operations**, unless agreed by insurers.
13. **Consequential losses** from mining activities.

IMPORTANT NOTICE

This document is a **summary of coverage** provided under the Third-Party Drone Liability policy. It is for information purposes only and does not contain the full terms, conditions, limitations, and exclusions of the policy. In the event of any inconsistency or dispute, **the policy wording will prevail**.

GET IN TOUCH

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IN PARTNERSHIP WITH:

IAS

INTEGRATED AERIAL SYSTEMS